

**In the United States Bankruptcy Court
for the Southern District of Georgia**

In the matter of:
Vernon L. Francis and Diana M. Singleton

Debtor(s)

Chapter 13 Case

Number 16-60092-EJC

AMENDED

CHAPTER 13 PLAN AND MOTION

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$286.00 for the applicable commitment period of:
☐ 60 months: **or** (If applicable include the following): These plan payments
☒ a minimum of 36 months. § 1325(b)(4). change to \$_____ monthly on _____
2. From the payments so received, the Trustee shall make disbursements as follows:
 - (a) The Trustee percentage fee as set by the United States Trustee.
 - (b) Attorney fees allowed pursuant to § 507(a)(2) of \$3,000.00 to be paid in accordance with applicable General Orders of this Court.
 - (c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
 - (d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITOR

MONTH OF FIRST TRUSTEE PAYMENT

INITIAL MONTHLY PAYMENT

IN THE ALTERNATIVE:

- ☒ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR

INITIAL MONTHLY PAYMENT

Freedom Mortgage Corporation

\$833.40

- (e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Farmers Home Furniture	Sofa, Love Seat, Coffee Table, King Size Bed Frame	\$1,103.00	3.5%	\$20.07
Titlemax of Georgia, Inc.	1998 Ford Truck with 229,000 miles.	\$1,453.00	3.5%	\$26.00

- (f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to § 506 and provide payment in satisfaction of those claims as set forth below:

CREDITOR

COLLATERAL

VALUATION

INTEREST RATE

MONTHLY PAYMENT

Wells Fargo
Dealer Serv.2009 Nissan Rogue with
209,000 miles.

\$7,140.00

3.5%

\$142.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

CREDITOR
Freedom Mortgage CorporationESTIMATED PREPETITION CLAIM
\$1,167.00(h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at _____%; ☒ without interest.

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶ 2(f) or 6, will be paid a 0% dividend or a prorata share of \$ _____, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITORADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

CREDITOR
Marilyn HawkinsADDRESS
c/o State of Florida SDU, Tallahassee, FL 32314-8500

5. Pursuant to 11 U.S.C. § 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

CREDITORPROPERTY

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

CREDITORDESCRIPTION OF COLLATERALAMOUNT OF CLAIM SATISFIED

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).

8. Other provisions:

The Debtor wishes for a continuation of deduction from his payroll check for the Child Support payable to Marilyn Hawkins, c/o State of Florida SDU.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supercede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Dated 7/11/16

Vernon L. Furman, Sr.
Debtor

Devin M. Singleton
Debtor

Revised 10/2005

**In The United States Bankruptcy Court
Southern District of Georgia
Statesboro Division**

IN RE:

VERNON L. FRANCIS, SR. and

DIANA M. SINGLETON,

Debtors.

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CASE NO. 16-60092-EJC

Chapter 13

CERTIFICATE OF SERVICE

This is to certify that I have this day served a true and correct copy of the within AMENDED CHAPTER 13 PLAN and MOTION via *electronic notice* upon O. Byron Meredith, III, Chapter 13 Trustee, United States Bankruptcy Court.

This the 11th day of July, 2016.

LAW OFFICES GEORGE E. ARGO

/s/ George E. Argo

GEORGE E. ARGO

Attorney for Debtors

GBN 021250

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